## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA ERIE DIVISION

In re: Case No. 19-10814JCM

HARLAN MICHAEL NEFSTEAD DAWN MICHELLE NEFSTEAD Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/13/2019.
- 2) The plan was confirmed on 09/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C.  $\S$  1329 on 02/12/2020, 12/19/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2023.
  - 5) The case was completed on 09/06/2024.
  - 6) Number of months from filing or conversion to last payment: 61.
  - 7) Number of months case was pending: 65.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$330,510.12.
  - 10) Amount of unsecured claims discharged without full payment: \$46,888.90.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

## Receipts:

Total paid by or on behalf of the debtor \$65,686.00 Less amount refunded to debtor \$916.50

NET RECEIPTS: \$64,769.50

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,965.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,475.04
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,440.04

Attorney fees paid and disclosed by debtor: \$1,035.00

ARIS++ Unsecured 186.52 NA NA 0.00 0.1 ATT Unsecured 186.52 NA NA 0.00 0.01 BARBARA J WELTON ESQ Unsecured 1.00 NA NA 0.00 0.00 CAPITAL ONE BANK (USA) NA BY AN Unsecured 654.00 654.06 654.06 193.39 0.1 CAPITAL ONE NA** Unsecured 373.00 373.13 373.13 110.32 0.0 CAPITAL ONE NA** Unsecured 2,256.00 2,256.48 2,256.48 667.16 0.1 CBE GROUP Unsecured 262.00 NA NA 0.00 0.0 COMENITY BANK++ Unsecured 1,545.00 NA NA 0.00 0.0 DIRECTV LLC BY AMERICAN INFOSC Unsecured NA 184.61 184.61 54.58 0.1 DISCOVER BANK(*) Unsecured 8,456.00 8,605.58 8,605.58 2,544.39 0.1 EDGAR SNYDER & ASSOC Unsecured 1.00 NA NA 0.00 0.0 EOS CCA++ Unsecured 177.25 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured NA 4,828.89 4,828.89 1,427.75 0.1 FORD MOTOR CREDIT COMPANY LL Unsecured NA 32,096.05 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0							
Name	Scheduled Creditors:						
Name							
ALLEGHENY HEALTH NETWORK Unsecured 15.00 NA NA 0.00 0.01 ARIS++ Unsecured 28.00 NA NA 0.00 0.01 ATT Unsecured 186.52 NA NA 0.00 0.01 BARBARAJ WELTON ESQ Unsecured 1.00 NA NA NA 0.00 0.01 CAPITAL ONE BANK (USA) NA BY AN Unsecured 654.00 654.06 654.06 193.39 0.01 CAPITAL ONE NA** Unsecured 373.00 373.13 373.13 110.32 0.01 CAPITAL ONE NA** Unsecured 2,256.00 2,256.48 2,256.48 667.16 0.01 CBE GROUP Unsecured 262.00 NA NA 0.00 0.01 DIRECTV LLC BY AMERICAN INFOSC Unsecured NA 184.61 184.61 54.58 0.01 DISCOVER BANK(*) Unsecured 8,641.00 8,714.62 8,714.62 2,576.63 0.01 DISCOVER BANK(*) Unsecured 1.00 NA NA 0.00 0.01 DISCOVER BANK(*) Unsecured 1.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.72.55 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 DISCOVER BANK(*) Unsecured 1.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 DISCOVER BANK(*) Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured 1.52.00 NA NA 0.00 0.01 FIRST FEDERAL CREDIT CONTROL Unsecured NA 4,828.89 4,828.89 1,427.75 0.01 FORD MOTOR CREDIT COMPANY LU Unsecured NA NA 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 PA DEPARTMENT OF REVENUE* Priority 1.00 0.00 0.00 0.00 0.00 0.00 PORTFOLIO RECOVERY ASSOCIATES Unsecured 1,100.17,100.00 1,100.00 1,100.00 0.00 0.00 PORTFOLIO RECOVERY ASSOCIATES Unsecured 1,100.01 1,100.00 1,100.00 1,100.00 0.00 PORTFOLIO RECOVERY ASSOCIATES Unsecured 3,769.47 4,130.40 4,130.40 1,221.23							
ARIS++ Unsecured 186.52 NA NA 0.00 0.1 ATT Unsecured 186.52 NA NA 0.00 0.1 BARBARAJ WELTON ESQ Unsecured 1.00 NA NA 0.00 0.1 CAPITAL ONE BANK (USA) NA BY AV Unsecured 654.00 654.06 654.06 193.39 0.1 CAPITAL ONE NA** Unsecured 2.256.00 2.256.48 2.256.48 667.16 0.1 CAPITAL ONE NA** Unsecured 2.256.00 2.256.48 2.256.48 667.16 0.1 CBE GROUP Unsecured 2.62.00 NA NA 0.00 0.0 COMENITY BANK++ Unsecured 1,545.00 NA NA 0.00 0.0 DIRECTV LLC BY AMERICAN INFOSC Unsecured NA 184.61 184.61 54.58 0.1 DISCOVER BANK(*) Unsecured 8,456.00 8,605.58 8,605.58 2,544.39 0.1 EDGAR SNYDER & ASSOC Unsecured 177.25 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA 0.00 0.0 FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA 0.00 0.0 FIRST FINANCIAL INVESTIMENT FUN Unsecured NA 4,828.89 4,828.89 1,427.75 0.1 FORD MOTOR CREDIT COMPANY LL Unsecured NA 32,096.05 0.00 0.00 0.0 JOAN FAIRCHILD++ Unsecured NA 0.00 NA NA 0.00 0.0 JOAN FAIRCHILD++ Unsecured NA 0.00 0.0 JOAN FAIRCHILD++ Unsecured NA 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 LUNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00 0.00 0.00 MERCURY Unsecured NA 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	Name	Class	Scheduled	Asserted	Allowed	Paid	Paid
ATT Unsecured 186.52 NA NA 0.00 0.01 BARBARA J WELTON ESQ Unsecured 1.00 NA NA NA 0.00 0.04 CAPITAL ONE BANK (USA) NA BY AN Unsecured 654.00 654.06 654.06 193.39 0.04 CAPITAL ONE BANK (USA) NA BY AN Unsecured 373.00 373.13 373.13 110.32 0.04 CAPITAL ONE NA** Unsecured 2,256.00 2,256.48 2,256.48 667.16 0.04 CBE GROUP Unsecured 262.00 NA NA NA 0.00 0.04 COMENITY BANK++ Unsecured 1,545.00 NA NA NA 0.00 0.04 COMENITY BANK++ Unsecured NA 184.61 184.61 54.58 0.04 DISCOVER BANK(*) Unsecured 8,641.00 8,714.62 8,714.62 2,576.63 0.04 DISCOVER BANK(*) Unsecured 8,456.00 8,605.58 8,605.58 2,544.39 0.04 EDGAR SNYDER & ASSOC Unsecured 1.77.25 NA NA 0.00 0.04 CBOS CCA++ Unsecured 177.25 NA NA 0.00 0.04 FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA NA 0.00 0.04 FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA NA 0.00 0.04 FIRST FENNANCIAL INVESTMENT FUN Unsecured NA 4,828.89 4,828.89 1,427.75 0.04 FORD MOTOR CREDIT COMPANY LL Unsecured NA 32,096.05 0.00 0.00 0.04 DISCOVER MARCHILD++ Unsecured NA 32,096.05 0.00 0.00 0.04 DISCOVER MARCHILD++ Unsecured NA 32,096.05 0.00 0.00 0.00 0.04 DISCOVER MARCHILD++ Unsecured NA 0.00 0.04 NA NA 0.00 0.04 DISCOVER MARCHILD++ Unsecured NA 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	ALLEGHENY HEALTH NETWORK	Unsecured	15.00	NA	NA	0.00	0.00
BARBARA J WELTON ESQ	ARIS++	Unsecured	28.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USÀ) NA BY AN         Unsecured         654.00         654.06         654.06         193.39         0.0           CAPITAL ONE NA**         Unsecured         373.00         373.13         373.13         110.32         0.0           CAPITAL ONE NA**         Unsecured         2,256.00         2,256.48         2,256.48         667.16         0.0           CBE GROUP         Unsecured         262.00         NA         NA         0.00         0.0           COMENITY BANK++         Unsecured         1,545.00         NA         NA         0.00         0.0           DISCOVER BANK(*)         Unsecured         NA         184.61         184.61         54.58         0.0           DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         8,456.00         8,605.58         8,605.58         2,544.39         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FINANCIAL INVESTMENT FUN         Unsec	ATT	Unsecured	186.52	NA	NA	0.00	0.00
CAPITAL ONE NA**         Unsecured         373.00         373.13         373.13         110.32         0.0           CAPITAL ONE NA**         Unsecured         2,256.00         2,256.48         2,256.48         667.16         0.0           CBE GROUP         Unsecured         262.00         NA         NA         0.00         0.0           COMENITY BANK++         Unsecured         1,545.00         NA         NA         0.00         0.0           DIRCTV LLC BY AMERICAN INFOSC         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         1.00         NA         NA         0.00         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         152.00         NA         NA         0.00         0.0           FIRST FINANCIAL INVESTMENT FUN         Unsecured         139.00         NA         NA         0.00         0.0           FORD MOTOR CREDIT COMPANY LL         Unsecured <td>BARBARA J WELTON ESQ</td> <td>Unsecured</td> <td>1.00</td> <td>NA</td> <td>NA</td> <td>0.00</td> <td>0.00</td>	BARBARA J WELTON ESQ	Unsecured	1.00	NA	NA	0.00	0.00
CAPITAL ONE NA** Unsecured 2,256.00 2,256.48 2,256.48 667.16 0.0 CBE GROUP Unsecured 262.00 NA NA NA 0.00 0.0   COMENITY BANK++ Unsecured 1,545.00 NA NA NA 0.00 0.0   DIRECTV LLC BY AMERICAN INFOSC Unsecured NA 184.61 184.61 54.58 0.0   DISCOVER BANK(*) Unsecured 8,641.00 8,714.62 8,714.62 2,576.63 0.0   DISCOVER BANK(*) Unsecured 1.00 NA NA 0.00 0.0   EDGAR SNYDER & ASSOC Unsecured 1.00 NA NA 0.00 0.0   EDGAR SNYDER & ASSOC Unsecured 177.25 NA NA 0.00 0.0   FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA 0.00 0.0   FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA 0.00 0.0   FIRST FINANCIAL INVESTMENT FUN Unsecured NA 4,828.89 4,828.89 1,427.75 0.0   FOR MOTOR CREDIT COMPANY LL Unsecured NA 32,096.05 0.00 0.00 0.0   LIMOSA LLC Secured NA 32,096.05 0.00 0.00 0.00   LVNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00   LVNV FUNDING LLC Unsecured NA 0.00 0.00 0.00 0.00   MERCURY Unsecured 4,693.00 NA NA NA 0.00 0.0   DATE OF THE OWN OF THE OWN OF THE OWN OF THE OWN ON OWN OWN OWN OWN OWN OWN OWN OWN	CAPITAL ONE BANK (USA) NA BY AN	Unsecured	654.00	654.06	654.06	193.39	0.00
CBE GROUP         Unsecured         262.00         NA         NA         0.00         0.1           COMENITY BANK++         Unsecured         1,545.00         NA         NA         NA         0.00         0.1           DIRCOVER BANK(*)         Unsecured         NA         184.61         184.61         54.58         0.0           DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         2,576.63         0.1           DISCOVER BANK(*)         Unsecured         8,641.00         8,605.58         8,605.58         2,544.39         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           EOS CCA++         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         152.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         139.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         NA	CAPITAL ONE NA**	Unsecured	373.00	373.13	373.13	110.32	0.00
COMENITY BANK++         Unsecured         1,545.00         NA         NA         0.00         0.01           DIRECTV LLC BY AMERICAN INFOSC         Unsecured         NA         184.61         184.61         54.58         0.0           DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         8,456.00         8,605.58         8,605.58         2,544.39         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           EOS CCA++         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         139.00         NA         NA         0.00         0.0           FIRST FINANCIAL INVESTMENT FUN         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           FORD MOTOR CREDIT COMPANY LL         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.0           LIMOSA LLC         Unsecured<	CAPITAL ONE NA**	Unsecured	2,256.00	2,256.48	2,256.48	667.16	0.00
DIRECTV LLC BY AMERICAN INFOSC         Unsecured         NA         184.61         184.61         54.58         0.0           DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         8,456.00         8,605.58         8,605.58         2,544.39         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           EOS CCA++         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         152.00         NA         NA         0.00         0.0           FIRST FINANCIAL INVESTMENT FUN         Unsecured         139.00         NA         NA         0.00         0.0           FORD MOTOR CREDIT COMPANY LLI         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           JOAN FAIRCHILD++         Unsecured         1.00         NA         NA         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         32,096.05         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured	CBE GROUP	Unsecured	262.00	NA	NA	0.00	0.00
DISCOVER BANK(*)         Unsecured         8,641.00         8,714.62         8,714.62         2,576.63         0.0           DISCOVER BANK(*)         Unsecured         8,456.00         8,605.58         8,605.58         2,544.39         0.0           EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           EOS CCA++         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         139.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         139.00         NA         NA         0.00         0.0           FIRST FINANCIAL INVESTMENT FUN         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           FORD MOTOR CREDIT COMPANY LL         Unsecured         3,030.03         NA         NA         0.00         0.0           LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.0         0.0           LVNV FUNDING LLC         Unsecured         N	COMENITY BANK++	Unsecured	1,545.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	184.61	184.61	54.58	0.00
DISCOVER BANK(*)	DISCOVER BANK(*)	Unsecured	8,641.00	8,714.62	8,714.62	2,576.63	0.00
EDGAR SNYDER & ASSOC         Unsecured         1.00         NA         NA         0.00         0.0           EOS CCA++         Unsecured         177.25         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         152.00         NA         NA         0.00         0.0           FIRST FEDERAL CREDIT CONTROL         Unsecured         139.00         NA         NA         0.00         0.0           FORD MOTOR CREDIT COMPANY LL         Unsecured         NA         4,828.89         4,828.89         1,427.75         0.0           FORD MOTOR CREDIT COMPANY LL         Unsecured         3,030.03         NA         NA         0.00         0.0           JOAN FAIRCHILD++         Unsecured         1.00         NA         NA         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         32,096.05         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.0         0.0           MERCURY         Unsecured         4,693.00         NA		Unsecured	8,456.00	8,605.58	8,605.58	2,544.39	0.00
FIRST FEDERAL CREDIT CONTROL Unsecured 152.00 NA NA NA 0.00 0.00 FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA NA 0.00 0.00 FIRST FINANCIAL INVESTMENT FUN Unsecured NA 4,828.89 4,828.89 1,427.75 0.00 FORD MOTOR CREDIT COMPANY LL. Unsecured 3,030.03 NA NA NA 0.00 0.00 0.00 JOAN FAIRCHILD++ Unsecured 1.00 NA NA NA 0.00 0.00 0.00 0.00 0.00 0.		Unsecured	1.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT CONTROL Unsecured 139.00 NA NA 0.00 0.00 0.00 0.00 0.00 0.00	EOS CCA++	Unsecured	177.25	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN Unsecured NA 4,828.89 4,828.89 1,427.75 0.0 FORD MOTOR CREDIT COMPANY LL <sup>1</sup> Unsecured 3,030.03 NA NA NA 0.00 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	FIRST FEDERAL CREDIT CONTROL	Unsecured	152.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL         Unsecured         3,030.03         NA         NA         0.00         0.1           JOAN FAIRCHILD++         Unsecured         1.00         NA         NA         0.00         0.0           LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.0           MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.0           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         618.00         618.13         618.13         182.76         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         1,009.15         1,197.05         1,197.05         353.93         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES	FIRST FEDERAL CREDIT CONTROL	Unsecured	139.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY LL         Unsecured         3,030.03         NA         NA         0.00         0.1           JOAN FAIRCHILD++         Unsecured         1.00         NA         NA         0.00         0.0           LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.0           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.0           MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.0           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         618.00         618.13         618.13         182.76         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         1,009.15         1,197.05         1,197.05         353.93         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES	FIRST FINANCIAL INVESTMENT FUN	Unsecured	NA	4,828.89	4,828.89	1,427.75	0.00
LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.01           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.00           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.00           MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.0           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.0           PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00	FORD MOTOR CREDIT COMPANY LL	Unsecured	3,030.03	NA		0.00	0.00
LIMOSA LLC         Secured         NA         32,096.05         0.00         0.00         0.01           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.00           LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.00           MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.0           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.0           PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00	JOAN FAIRCHILD++	Unsecured	1.00	NA	NA	0.00	0.00
LVNV FUNDING LLC         Unsecured         NA         0.00         0.00         0.00         0.00           MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.0           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.0           PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00		Secured	NA	32,096.05	0.00	0.00	0.00
MERCURY         Unsecured         4,693.00         NA         NA         0.00         0.01           PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.00           PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00	LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*         Secured         0.00         2,186.99         1,704.09         1,704.09         499.2           PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00 </td <td>LVNV FUNDING LLC</td> <td>Unsecured</td> <td>NA</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> <td>0.00</td>	LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*         Priority         1.00         0.00         0.00         0.00         0.00           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         618.00         618.13         618.13         182.76         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         1,009.15         1,197.05         1,197.05         353.93         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,769.47         4,130.40         4,130.40         1,221.23         0.0	MERCURY	Unsecured	4,693.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES         Unsecured         618.00         618.13         618.13         182.76         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         1,009.15         1,197.05         1,197.05         353.93         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,769.47         4,130.40         4,130.40         1,221.23         0.0	PA DEPARTMENT OF REVENUE*	Secured	0.00	2,186.99	1,704.09	1,704.09	499.44
PORTFOLIO RECOVERY ASSOCIATES         Unsecured         1,009.15         1,197.05         1,197.05         353.93         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,769.47         4,130.40         4,130.40         1,221.23         0.0	PA DEPARTMENT OF REVENUE*	Priority	1.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,769.47         4,130.40         4,130.40         1,221.23         0.0	PORTFOLIO RECOVERY ASSOCIATES	Unsecured	618.00	618.13	618.13	182.76	0.00
PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,123.00         3,123.56         3,123.56         923.53         0.0           PORTFOLIO RECOVERY ASSOCIATES         Unsecured         3,769.47         4,130.40         4,130.40         1,221.23         0.0	PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,009.15	1,197.05	1,197.05	353.93	0.00
PORTFOLIO RECOVERY ASSOCIATES Unsecured 3,769.47 4,130.40 4,130.40 1,221.23 0.4	PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,123.00	3,123.56	3,123.56	923.53	0.00
	PORTFOLIO RECOVERY ASSOCIATES	Unsecured	,		,	1,221.23	0.00
SYNCHRONY BANK** Unsecured 1,197.00 NA NA 0.00 0.0	SYNCHRONY BANK**	Unsecured	1,197.00	NA	NA	0.00	0.00
, , , , , , , , , , , , , , , , , , ,	TAMMIE HAYNES	Unsecured	,	0.00	10,000.00	2,956.68	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TAMMIE HAYNES	Priority	1.00	58,024.97	0.00	0.00	0.00
US BANK NA - TRUSTEE RMTP TRUS	Secured	63,080.62	63,743.01	0.00	31,732.51	0.00
US BANK NA - TRUSTEE RMTP TRUS	Secured	0.00	4,953.10	4,953.10	4,953.10	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	22,650.00	22,716.38	0.00	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	961.69	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
WARREN GENERAL HOSPITAL	Unsecured	25.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,153.00	4,153.22	4,153.22	1,227.97	0.00

Claim	Principal	Interest
Allowed	<u>Paid</u>	<u>Paid</u>
\$0.00	\$31,732.51	\$0.00
\$4,953.10	\$4,953.10	\$0.00
\$0.00	\$0.00	\$0.00
\$1,704.09	\$1,704.09	\$499.44
\$6,657.19	\$38,389.70	\$499.44
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$48,839.73	\$14,440.32	\$0.00
	\$0.00 \$4,953.10 \$0.00 \$1,704.09 <b>\$6,657.19</b> \$0.00 \$0.00 <b>\$0.00</b> <b>\$0.00</b>	Allowed       Paid         \$0.00       \$31,732.51         \$4,953.10       \$4,953.10         \$0.00       \$0.00         \$1,704.09       \$1,704.09         \$6,657.19       \$38,389.70         \$0.00       \$0.00         \$0.00       \$0.00         \$0.00       \$0.00         \$0.00       \$0.00         \$0.00       \$0.00         \$0.00       \$0.00

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Expenses of Administration \$11,440.04 Disbursements to Creditors \$53,329.46

TOTAL DISBURSEMENTS: \$64,769.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2025 By:/s/ Ronda J. Winnecour
Trustee

**STATEMENT**: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.